

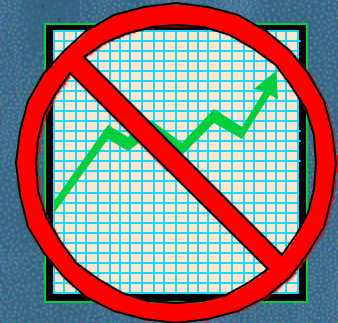


2004 Open Enrollment

What's New for 2004 Maricopa County Employee Insurance Benefit Plan

Introduction

- Double-digit increases in health care costs nationwide
- **Stable rates** for you!
 - Most employee rates remain flat
- County will absorb approximately \$10.5 million in health care cost increases
 - Employee pay doesn't erode
 - About a 1.3% average wage increase





Introduction (continued)

- Maricopa County offers competitive, high-quality benefits program for employees and their families
- Plan enhances and strengthens benefit choices by cost-sharing of expenses
 - Employee and County save money when:
 - Medical services are received in the most appropriate place
 - Cost-effective prescription drugs are chosen



Introduction (continued)

- **County employees pay less** for comparable medical programs than:
 - State of Arizona employees
 - City of Phoenix employees
- 24 paycheck premium deductions a year
 - 2 paychecks without premium deductions
 - Currently 26 paycheck premium deductions
 - Exception: Mariflex remains at 26 deductions



Introduction (continued)

- All benefit-eligible employees must complete open enrollment
- October 11 through November 3





2004 Plan Changes

10/16/03

Employee Health Initiatives

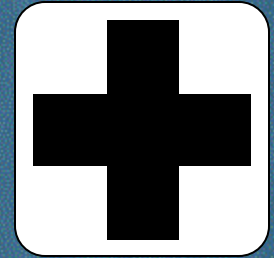
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Medical Plan Changes

- No benefit changes
 - HealthSelect Medical
 - CIGNA Health Maintenance Organization (HMO)
- Minor In-Network benefit changes
 - CIGNA Point of Service (POS)
 - CIGNA Preferred Provider Organization (PPO)

CIGNA POS In-Network Changes



- Inpatient Hospital Copayment
 - \$100/day, \$300 maximum per admission
 - Was \$100 per admission
 - Inpatient hospital copay will no longer be reimbursed by Maricopa County for services received after December 31, 2003
 - Claims for services prior to 2004 must be submitted no later than 6 months from the date of service to be eligible for reimbursement



CIGNA POS In-Network Changes (continued)

- Outpatient surgery copayment: \$100
 - It was \$50
- Out-of-pocket maximums
 - \$900 Individual
 - It was \$1000
 - \$1800 Family
 - It was \$2000
- Chiropractic care copayment: \$15/visit
 - It was \$10
- Physical, speech, and occupational therapy copayment: \$15/visit
 - It was \$10



CIGNA PPO In-Network Changes

- Primary/preventive care coinsurance
 - 20% coinsurance after annual deductible
 - It was a \$20 copay
- Specialist care coinsurance
 - 20% coinsurance after annual deductible
 - It was a \$30 copay
- Maternity care office visit coinsurance
 - 20% coinsurance after annual deductible for first maternity care visit
 - All following visits covered 100%
 - It was a \$30 copay for the first visit

CIGNA PPO In-Network Changes (continued)

- Physical, speech, and occupational therapy coinsurance
- Chiropractic care coinsurance
 - 20% coinsurance after annual deductible
 - It was a \$20 copay



Prescription Benefit Changes for all CIGNA Plans

- Value-added change only
 - Medications that are currently excluded from prescription coverage, such as fertility or cosmetic medications, will be available at Maricopa County's discounted rate through Walgreens Health Initiatives (WHI) beginning January 1, 2004





Short-Term Disability (STD) Changes

- Reinstating 40 percent benefit option
- Increase elimination period to 21 consecutive days
 - It was 14 days
- Return-to-work incentive of 80 %
 - It was 100 %
- Calculation of benefit amount and premium using base salary
 - Regardless of special work assignments
- Case management services added for behavioral health disabilities



Short-Term Disability (STD) Changes (continued)

- Coverage level locked-in for entire benefit plan year
 - January 1 - December 31
 - Regardless of qualified status change
 - Effective January 2004, the following are only allowed during annual Open Enrollment
 - Enrollment in STD
 - Cancellation of STD coverage
 - Changes to STD coverage levels

Vision Benefit Changes

- NEW: Vision plan for employees with a Medical Waiver
 - Same benefits as current AVESIS plan
 - Rates paid entirely by employee
 - Must complete separate vision enrollment form
- Employees with CIGNA or HealthSelect continue to have vision benefit included in cost of their medical insurance



Employer's Dental Service (EDS) Change

- New orthodontic services benefit
 - 25 % discount on all orthodontic services provided by some EDS orthodontists
- Choose from
 - 25 % discount option
 - OR
 - The Madera Plan





Employer's Dental Service (EDS) Change

- 25 % discount
 - 24-month treatment limitation is eliminated
 - Metal banding, invisible braces, Invisalign braces, expanders, reverse headgear, and other appliances are covered
 - Prices may vary by orthodontist
- Madera Plan
 - Up to two years active banding
 - Under age 19 copay of \$2,475 - \$3,345
 - Over age 19 copay of \$2,675 - \$3,595
 - Not all procedures or treatments are covered
 - Some limitations and exclusions apply



Medical Waiver Changes

- Increased from \$75 to \$100 per month
 - To waive coverage you must:
 - Complete open enrollment either online or using a paper enrollment form
 - Submit proof of coverage under another group health insurance plan
 - Arizona Health Care Cost Containment System (AHCCCS) does not qualify as a group health insurance plan
 - Work at least 60 hours per pay period



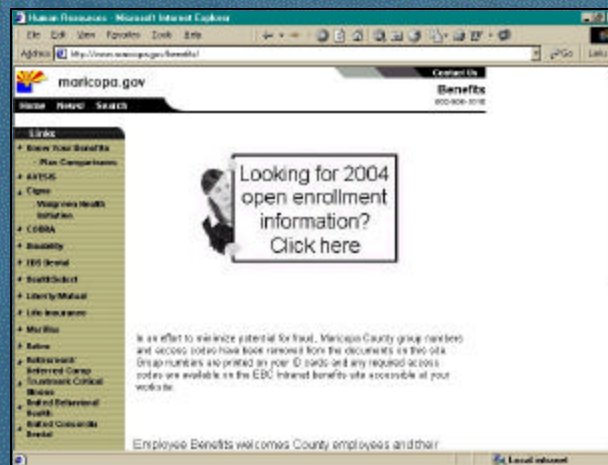
Life Insurance Primary Beneficiary Changes

- Married employees must designate at least 50% of life insurance to spouse
 - To designate less than 50% to your spouse, your spouse must:
 - Sign a beneficiary designation form
 - Form is available online at the websites on the next slide
 - Have it notarized
 - Deliver it to the Benefits Office

Any prior beneficiary designations will be invalid if it designates less than 50% to your spouse.

Additional Open Enrollment Information and Documents

- EBC/Intranet
 - <http://ebc.maricopa.gov/hr/benefits>
- Internet
 - <http://www.maricopa.gov/benefits>





2004 Open Enrollment

- All benefit-eligible employees must complete open enrollment
- October 11 through November 3
- *What's New for 2004* distributed with paychecks on October 3rd
 - Complete Open Enrollment information
 - See Payroll or HR Liaison for a copy OR
 - Find it online

Open Enrollment Online System

- EBC/Intranet
 - <http://ebc.maricopa.gov>
- Internet
 - <https://www.maricopa.gov/openenrollment>
 - 's' in https above denotes a secure website

